

**Information to identify the case:**

Debtor 1	<b>Mannu Prasad</b>	Social Security number or ITIN	xxx-xx-9498
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-11512-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mannu Prasad

6/5/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Mannu Prasad  
DebtorCase No. 20-11512-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 28

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db Mannu Prasad, 27 Kentwood Blvd, Brick, NJ 08724-3107  
 518687533 Kentwood Construction co Inc, POB 746, Short Hills, NJ 07078-0746  
 518685460 +Midland Credit Management, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007  
 518685464 +PNC Bank Consumer, 2730 Liberty Ave MSC P5-PCLC-Al-R, Pittsburgh, PA 15222-4704  
 518685463 Pnc Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 518685465 Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Jun 06 2020 06:03:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518685447 EDI: BANKAMER.COM Jun 06 2020 06:08:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 518685448 EDI: TSYS2.COM Jun 06 2020 06:03:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 518685449 EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 518685450 EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Bank USA N, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518685452 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Express, PO Box 182789,  
 Columbus, OH 43218-2789  
 518685453 E-mail/PDF: creditonebknofications@resurgent.com Jun 06 2020 03:12:27 Credit One Bank NA,  
 PO Box 98872, Las Vegas, NV 89193-8872  
 518685454 EDI: DISCOVER.COM Jun 06 2020 06:04:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 518685456 EDI: HFC.COM Jun 06 2020 06:08:00 HSBC Card Services,, PO Box 2103,  
 Buffalo, NY 14240-2103  
 518685455 EDI: HFC.COM Jun 06 2020 06:08:00 Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013  
 518685457 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Jpmcb Card, PO Box 15369,  
 Wilmington, DE 19850-5369  
 518685451 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Cardmember Services, PO Box 15548,  
 Wilmington, DE 19886-5548  
 518685458 EDI: TSYS2.COM Jun 06 2020 06:03:00 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218  
 518685459 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:13:38 Merrick Bank Corp,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 518685461 EDI: MID8.COM Jun 06 2020 06:03:00 Midland Credit Manangement, INC, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 518685462 EDI: RMSC.COM Jun 06 2020 06:08:00 PayPal Credit, PO Box 5018, Timonium, MD 21094-5018  
 518685466 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/cheapoair Dc, C/o, PO Box 965022,  
 Orlando, FL 32896-5022  
 518685467 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/ppc, PO Box 965005, Orlando, FL 32896-5005  
 518689649 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518685468 EDI: WFFC.COM Jun 06 2020 06:03:00 Wells Fargo Card Services, PO Box 77053,  
 Minneapolis, MN 55480-7753

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jun 05, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

MaryBeth Schroeder on behalf of Debtor Mannu Prasad marybeth@schroedermb-law.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3